PATENT IBM Docket No CA920020014US1

In the United States Patent and Trademark Office

Date: January 31, 2007

In re Application of: O. Michael Atogi et al.

Filed: November 13, 2001

For: Customizable Offline Payment Plug-In for Payment Server

Serial Number: 10/007,858

Art Unit: 3692 Examiner: Nguyen, Nga B.

Response to Non-final Office Action

Commissioner of Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This paper is a response to a non-final Office action mailed October 20, 2006. A request for a one month extension of time in which to respond to the action is hereby made. The fee for the extension of time should be charged against assignee's Deposit Account 09-461.

It is noted that the application was originally filed with informal drawings. Although the Office action made no reference to the drawings, it is assumed that the informal drawings need to be replaced. A set of proposed formal drawings accompanies this response.

A minor change is being made in paragraph [37] of the specification to add a reference numeral to seller-defined fields in Payment Instruction data structure 62. The amended paragraph already includes a complete description of the fields. Also, the fields were shown in Figure 5 of the originally-submitted informal drawings but without a reference numeral. The reference numeral has been added to the formal drawings submitted with this response.

A similar change is being made in paragraph [39] to add a reference numeral for a payment model identifier field added to the Account data structure. The existence and function of the field are described in the paragraph. Moreover, the field was shown in Figure 5 of the original drawings, where it was identified by a reference numeral. The same reference numeral is simply being added to the specification.

Claims 1 through 3 are being canceled to expedite the prosecution of this application.

Claim 4 has been amended to correct an obvious typographic error. Claims 4 and 5 have not been substantively amended as these claims already define patentable subject matter over the art of record. The existence of patentable subject matter is covered in more detail in the Remarks section of this paper.